

What is claimed is:

1. A budget and financial analysis system, in which users can define their own financial ratio analysis items and formulas, the budget and financial analysis system comprising:

a plurality of client computers, each of the client computers providing a user interface for inputting and displaying data;

a database for storing information; and

an application server comprising:

a basic information maintaining module for adding, modifying, searching and deleting basic information;

a journal voucher registering module for registering journal vouchers according to source materials generated during business activities;

a carrying forward module for automatically carrying forward accounts and data of journal vouchers to corresponding accounts of a ledger, and generating debit or credit balances of accounts;

a budget module for setting budget information of accounts and maintaining budget columns of accounts;

a calculating module for calculating financial ratios; and

a statement generating module for generating statements according to predefined statement templates and particular terms set by respective users.

2. The budget and financial analysis system according to claim 1, wherein the basic information maintaining module comprises:

a period setting device for setting accounting periods;

an account maintaining device for maintaining accounts;

an account group maintaining device for grouping accounts;

a financial ratio maintaining device for maintaining financial ratio

information; and
a statement template maintaining device for maintaining types and forms of statements.

3. The budget and financial analysis system according to claim 2, wherein the account maintaining device maintains accounts, account structures, and account segments.

4. The budget and financial analysis system according to claim 1, wherein the types of statements include any one or more of balance sheets, consolidated balance sheets, consolidated profit and loss accounts, consolidated cash flow statements, key ratio statements, real-budget comparison statements, expense comparison statements, profit comparison statements.

5. A budget and financial analysis method, comprising the steps of:
setting basic information through a user interface;
determining whether there is an external financial system for providing financial information;
obtaining accounts and data from the external financial system and entering the accounts and data to corresponding columns of journal vouchers automatically, if there is an external financial system;
carrying forward accounts and data of journal vouchers to corresponding accounts of a ledger;
determining whether there is an external budget system;
obtaining budget data from the external budget system and entering the budget data to budget columns of corresponding accounts of the ledger, if there is an external budget system;
calculating financial ratios; and
generating corresponding statements.

6. The method according to claim 5, further comprising the steps of:

determining whether the system is being run for the first time; and
setting each account's initial balance by way of inputting corresponding
data manually, if the system is being run for the first time.

7. The method according to claim 5, further comprising the step of manually
inputting accounts and data to corresponding columns of journal vouchers
according to source materials, if there is no external financial system.

8. The method according to claim 5, further comprising the step of manually
inputting budget data to budget columns of corresponding accounts of the ledger, if
there is no any external budget system.

9. A budget and financial analysis system, in which users can define their
own financial ratio analysis items and formulas, the budget and financial analysis
system comprising:

means for adding, modifying, searching and deleting basic information;

means for registering journal vouchers according to source materials
generated during business activities;

means for automatically carrying forward accounts and data of journal
vouchers to corresponding accounts of a ledger, and generating debit or
credit balances of accounts;

means for setting budget information of accounts and maintaining budget
columns of accounts;

means for calculating financial ratios; and

means for generating statements including said financial ratios.